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ABSTRACT

The unit guide, which is designed for homemaking teachers involved in curriculum development for adult education programs, provides coverage of attitudes, knowledge, and skills helpful to adult homemakers in providing for the housing needs of the family. It covers selection of housing, legal aspects, single-unit housing and multi-unit housing advantages and disadvantages, organization of activity and storage centers in the home, buying furniture and home furnishings, home safety, and planning for home financing and maintenance. Generalizations and suggested learning experiences are provided for each objective. A bibliography includes book, pamphlet, filmstrip, film, and magazine sources. (EA)

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CONSUMER AND HOMEMAKING EDUCATION FOR ADULTS

HOUSING

State Department of Public Instruction
Division of Occupational Education
Consumer and Homemaking Education
Raleigh, North Carolina 27602

March 1970

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INTRODUCTION

This unit of instruction in housing and home furnishings is designed for homemaking teachers to adapt and use in developing a curriculum for the adult education programs. The primary purpose of this guide is to help adult homemakers develop attitudes, knowledge and skills which will enable them to manage their personal and financial resources in providing for the housing needs of the family.

Housing demands our attention because of its heavy drain on financial and other family resources. According to a 1967 U. S. Department of Commerce report, housing and household operations represented 28.7 percent of the personal consumption expenditures in the nation. Housing is one of the most costly budget items for the majority of U. S. families and buying a home is the biggest single investment many families make.

Few families have enough savings to pay the purchase price of a home outright and so must have the purchase financed. The mortgage terms, interest rate, length of time taken to repay the loan, and size of the down payment can make a big difference in the total cost of the home.

According to the U. S. Department of Agriculture in 1968, 95 percent of the purchases of new one-family houses were financed with a mortgage loan; 62 percent conventional, 20 percent FHA insured, and 13 percent VA guaranteed. In years when there is expanded credit, the rate of buying is accelerated.

Adults need information related to the housing market that will help them make their own decisions in choosing from available kinds of housing. It is hoped that the basic information gained from the study of this unit will help them provide adequate housing for their families without having to assume undue financial burdens.

OBJECTIVES

The Adult Learner:

- Recognizes that the cost of housing must be kept within the limits of the family income.
- Recognizes factors influencing choices in housing.
- Becomes familiar with the financial and legal aspects of housing as they apply to the selection of a home.
- Recognizes the relationship between consumer choices, marketing and production practices of housing.
- Identifies advantages and disadvantages in various types of single-unit housing as it applies to the needs of specific families or individuals.
- Identifies the advantages and disadvantages of multi-unit housing in relation to the well-being of individuals and families.
- Identifies and plans organization of various activity and storage centers in the home.
- Identifies factors to be considered when buying furniture and other home furnishings.
- Recognizes factors which affect safety in the home and develops a personal plan for the prevention of home accidents.
- Devises a plan for the management of family resources as needed to finance and maintain a home.

Objective: The adult learner recognizes that the cost of housing must be kept within the limits of the family income.

Generalizations	Suggested Learning Experiences
Financing the cost of housing is an integral part of over-all management and requires the making of rational decisions with regard to use of individual and family income.	Discuss ways of determining how much a family can afford to spend for housing. Consider the family's monthly housing allowance, cash reserve, and future earning power. Determine the cost of housing for selected family situations. Make personal applications.

Objective: The adult learner recognizes factors influencing choices in housing.

Generalizations	Suggested Learning Experiences
Family values influence the satisfaction received in the choice of a home.	Discuss the values, resources, needs and wants of families as they relate to housing. Determine family living differences which influence families when deciding to rent or buy.
The individual's or family's physical, social and psychological needs, way of living, and resources influence the choice of dwelling, furnishings and equipment.	Analyze factors influencing choice in housing: -Size of family -Health and ages of individuals -Values and attitudes -Income -Educational levels -Way of life Illustrate the above factors by describing different families, and discuss selection of housing for these families according to the variables.

Objective: The adult learner becomes familiar with the financial and legal aspects of housing as they apply to the selection of a home.

Generalizations	Suggested Learning Experiences
Decisions regarding housing selection require the weighing of advantages and disadvantages from immediate and long-range view points.	Analyze advantages and disadvantages of buying or renting housing for various types of family situations.
Factors involved in securing housing are: location, income, values and standards, attitudes, housing knowledge, family composition, available resources, social conditions and legal aspects.	Discuss problems families might have in finding the right type of housing. Evaluate suitability and cost of various types of houses. Summarize desirable features and cost of various types of houses such as split-levels, ranch type and two-story.

Generalizations	Suggested Learning Experiences
The total cost of home ownership depends on whether housing is bought for cash or credit; the type, size, and terms of loan; taxes; insurance; closing cost; maintenance and repair; loss of monetary return on purchase price and depreciation.	Invite a qualified person to explain the legal aspects of financing a house. Figure cost of mortgage arrangements over 15, 20, and 30-year periods. Compare the necessary down payments and interest rates on a $20,000 house required by several lending agencies in the locality. Discuss and evaluate the following types of mortgages: amortized, straight, second, and open end. Examine deeds, contracts, abstracts, and mortgages.
The cost of credit, value of purchase, cost of insurance and taxes are reflected in the purchase price.	Invite an insurance person to class to discuss the kinds and costs of insurance which are carried on houses. Interview a person who has recently bought a home to learn about the necessary legal procedures. Find out the assessed value of several homes in the neighborhood and determine the yearly city, county and state taxes. The city hall or courthouse will give tax rates. List the procedures to follow in buying a house.
The total cost of renting depends on who pays the cost of utilities and the services which may be included in the lease such as polishing floors, washing windows, cutting grass and cleaning the basement.	Survey rental properties in your community to find the cost, and availability of specific features desired. List and discuss responsibilities of the renter and the landlord for the care and upkeep of the property.

Objective: The adult learner recognizes the relationship between consumer choices and marketing and production practices of housing.

Generalizations	Suggested Learning Experiences
The consumer's selection of housing, furnishings and equipment affects marketing and production practices.	Discuss the law of supply and demand and associate this law with housing costs. Compare the cost of similar housing in different areas such as urban, rural, resort, and industrial communities. Do the same for furnishings and equipment.

Generalizations	Suggested Learning Experiences
The cost of dwellings vary according to structural design; construction standards and codes; methods and materials used; locality; age of structure; and conditions of repair.	Illustrate and compare the cost of different styles of houses with approximately the same number of square feet such as ranch, split-level, and two-story. Illustrate how the shape of the floor plan affects the cost. Do the same for rental property. Investigate and discuss the cost of different types of houses and apartments of comparable size and space such as two-bedroom, mobile, town, row and an older one. Compare the cost of varied structual designs, construction standards and codes, methods and materials. Invite qualified person to discuss zoning restrictions, building codes, taxes in local community and special assessments. Explore ways of keeping building costs down. Study house plans for features which would make the house expensive or less expensive to build. Contact building contractors to find out the cost per square foot for different types of construction. From a given floor plan, estimate the cost of building a home.

Objective: The adult learner identifies advantages and disadvantages in various types of single-unit housing as it applies to the needs of specific family or individuals.

Generalizations	Suggested Learning Experiences
The advances in manufacturing technology for home construction units can be expected to lead to better quality housing at lower prices and result in a higher level of living for more people.	Review the changes in family living that may affect housing requirements. Visit a prefabricated house under construction. Visit a shell house and get estimates of the cost of finishing. Determine the total cost.
The mobile home may provide satisfactory housing during any stage of the life cycle, depending upon the needs, desires, and economic situation of the individual family.	Take a field trip to a mobile home dealer to compare kinds and types of homes available. Summarize features observed as advantages or disadvantages for different family needs.

Generalizations	Suggested Learning Experiences
	With the help of an expert, compare the floor and storage space in a two-bedroom conventional home, with a two-bedroom mobile home. Compare cost, maintenance, and sturdiness between the two. Determine which would be most suitable for given family situations.

Objective: The adult learner identifies the advantages and disadvantages of multi-unit housing in relation to the well-being of individuals and families.

Generalizations	Suggested Learning Experiences
As decreasing space per capita in urban areas force the increase of multi-unit housing in the form of high-rise rental apartments, co-operatives and condominiums, facilities are being devised and provided to emphasize the advantages and minimize the limitations of multi-unit housing.	Visit some multi-unit housing to observe facilities for individual and group use. Study multi-unit housing floor plans for space arrangements and proximity to other features (laundry, storage, recreation) offered in rental properties. Secure and study agreement contracts for various types of multi-unit housing. Interpret financial and legal aspects of each for a variety of situations. Compare the cost of multi-unit and conventional housing for young adults, young couples, young families, and retired couples. Consider the advantages and disadvantages of the multi-unit housing for individuals and families.

Objective: The adult learner identifies and plans organization of various activity and storage centers in the home.

Generalizations	Suggested Learning Experiences
Housing with planned storage areas and activity centers organized for homemaking tasks facilitates management and utilization of equipment and space.	Identify activity centers common to the home such as food preparation and service, laundry, rest, bathing, dressing, sleeping and special hobbies. Identify the equipment and supplies needed for each type of activity center. Observe demonstrations of various ways to organize each for convenience. Identify and evaluate storage centers in the home.

Generalizations	Suggested Learning Experiences
Homemaking tasks are facilitated by equipment appropriate for the individual or family use and placed or stored for maximum convenience.	Develop guidelines for organization of storage centers for maximum convenience and efficiency.
The expenditure of time, motion, and energy in household tasks is affected by the organization of equipment and supplies in activity centers.	Practice planning content and organization of various storage centers. Make a time-motion study of an activity in two or more storage areas to show advantages and disadvantages of well-arranged centers versus ill arranged ones. Reorganize centers for more efficiency.

Objective: The adult learner identifies factors to consider when buying furniture and other home furnishings.

Generalizations	Suggested Learning Experiences
The ability to identify furniture which is well-constructed can be helpful in managing the family money.	Related experiences of unsatisfactory purchases made by family or others. Make a field trip to a furniture store where a qualified person can point out features of construction which give strength and durability.
Methods of construction affect the durability of furniture.	Check the construction of pieces of furniture for good and/or poor construction. Include examples of case goods, upholstered goods, and accessory items.
With the wide selection of furniture available, some standards for judging quality and serviceability will help the consumer in making wise decisions.	List and examine woods which are used in the construction of furniture. Discuss the desirable and undesirable qualities of each.
Successful decisions in furniture selection depend upon design, appearance, construction, appropriateness, quality, function, cost, care and personal preference.	Examine and discuss various upholstery fabrics in relation to ease of care and durability. Develop and use a score card to evaluate a piece of furniture. Show and discuss newspaper clippings of mattress advertisements. Appraise choices on basis of selected standards for quality and serviceability.

Generalizations	Suggested Learning Experiences
	Go to a furniture store or mattress factory to study mattresses. Compare qualities such as firmness, size, content, tufting and borders, and handles. Estimate those which would be most durable and comfortable.
A house can be attractively furnished at a minimum cost with plans for additions and improvements.	Discuss the meaning of "attractively furnished" rooms.
	Bring pictures of furnished rooms. Discuss reasons why rooms are attractively or not attractively furnished.
	Visit a furniture store to note furniture of low, medium, and high cost. Ask a qualified person to point out the differences in quality.
	Use a sales catalogue to plan for minimum cost furnishings for selected rooms. Plan for additions and improvements that may be made at a later date. Use a rating scale to determine the adequacy of plans for purposes listed.

Objective: The adult learner recognizes factors which affect safety in the home and develops a personal plan for the prevention of home accidents.

Generalizations	Suggested Learning Experiences
Safety in the home is influenced by the type, quality, and maintenance of construction materials and furnishings.	List possible trouble spots by which to check safety in the home, such as in the kitchen, bathroom, stairways and garage.
	Discuss ways of eliminating hazards in the home.
The degree to which the dwelling, furnishings and equipment are used safely may depend upon various factors such as physical condition, age, and personal characteristics of the individual.	Discuss how each family member can prevent accidents in the home. Compare the cost of "preventing accidents" with the cost of various home accidents.
	Identify agencies or institutions available to protect families from costs of fire, theft, and other home accidents.
	Examine home owners insurance policies for the protection given home accidents.

Objective: The adult learner devises a plan for the management of family resources as needed to finance and maintain the home.

Generalizations	Suggested Learning Experiences
The family income may be extended by contributions of individual family members in doing some of the construction, improvements and maintenance on the dwelling and its contents.	Discuss ways that family members may reduce cost of housing (either by making accessories, painting, refinishing, or upholstering furniture). Observe and practice selected techniques on the above. Make survey of local community to determine cost of home services. Compare the cost of buying articles of furnishings versus making them at home. Display examples of products made by family members and compare with similar items available for purchase. Observe demonstrations on repairing, refinishing, and upholstering furniture. Plan work experiences on the care and repair of furniture.
Proper use and care of home furnishings and equipment by family members reduces cost of maintenance and repair.	Illustrate or practice arrangement of furnishings which provide comfort and convenience for family members. Investigate sources of training to perform some home improvements and maintenance projects, including do-it-yourself manuals or courses at technical institutes. Estimate the initial cost cost of learning a new skill and compare with estimated savings to the family.

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HANDBOOK OF HOUSEHOLD TERMINOLOGY. 50¢
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